Certificate Number: 03088-PAE-DE-027866801

Bankruptcy Case Number: 16-12569



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 5, 2016</u>, at <u>6:40</u> o'clock <u>PM CDT</u>, <u>James P Verlinghieri</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: August 5, 2016 By: /s/David Nungesser for Doug Tonne

Name: Doug Tonne

Title: Counselor